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# Federal Reserve Release

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*H.2*

## *Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received*

*No. 32*

*Week Ending August 9, 2003*

**Bank Holding Companies**

Woori Finance Holdings Co., Ltd., Seoul, Korea, and Woori Bank -- to acquire Panasia Bank, National Association, Fort Lee, New Jersey.

- Approved, August 4, 2003

**Regulations And Policies**

Basel Capital Accord -- request for comment on interagency documents related to proposed implementation of the new Basel Capital Accord in the United States.

- Announced, August 4, 2003

Disciplinary Actions against Accountants -- final interagency regulations on disciplinary actions against accountants who fail to meet certain professional standards (Docket No. R-1139).

- Approved, July 25, 2003 (AC)

Identity Theft -- request for comment on proposed interagency guidance that would require financial institutions to develop programs to respond to incidents of unauthorized access to customer information, including notification procedures under certain circumstances.

- Approved, August 4, 2003

**BS&R** Banking Supervision and Regulation  
**C&CA** Consumer and Community Affairs  
**FOMC** Federal Open Market Committee

**RBOPS** Reserve Bank Operations and Payment Systems  
**IF** International Finance  
**OSDM** Office of Staff Director for Management

### **Bank Branches, Domestic**

#### Richmond

Albemarle First Bank, Charlottesville, Virginia -- to establish a branch in the General Electric Fanuc Office Park at Route 29 North and Highway 606.

- Approved, August 4, 2003

#### Atlanta

AmSouth Bank, Birmingham, Alabama -- to establish a branch at 3242 Little Road, Trinity, Florida.

- Approved, August 4, 2003

#### St. Louis

First Bank, St. Louis, Missouri -- to establish a branch at 1375 Harbor Boulevard, Fullerton, California.

- Approved, August 6, 2003

#### Cleveland

Sky Bank, Salineville, Ohio -- to establish a branch at 2417 Tuscarawas Street West, Canton.

- Approved, August 6, 2003

#### San Francisco

Sunstate Bank, Casa Grande, Arizona -- to establish a branch at 902 West Rex Allen Drive, Willcox.

- Withdrawn, August 5, 2003

#### Kansas City

The Tilden Bank, Tilden, Nebraska -- to establish a branch at 709 Peabody Avenue, Creighton.

- Approved, August 8, 2003

### **Bank Holding Companies**

#### Chicago

Blackhawk Bancorp, Inc., Beloit, Wisconsin -- to acquire DunC Corp., Rockford, Illinois, and thereby acquire First Bank, BC, Capron.

- Approved, August 5, 2003

#### Kansas City

Coffeyville Bancorp, Inc., Coffeyville, Kansas -- to become a bank holding company through the acquisition of CSB Bancorp, Inc. and Community State Bank.

- Approved, August 8, 2003

#### Richmond

DeKalb Bankshares, Inc., Camden, South Carolina -- to become a bank holding company through the acquisition of Bank of Camden.

- Approved, August 4, 2003

#### Atlanta

Floridian Community Holdings, Inc., Davie, Florida -- to become a bank holding company through the acquisition of Floridian Community Bank, Inc.

- Returned, August 5, 2003

#### Kansas City

Hume Bancshares Acquisition Corp., St. Louis, Missouri -- to become a bank holding company through the acquisition of Hume Bancshares, Inc., Hume, and Hume Bank.

- Approved, August 6, 2003

#### Atlanta

Integrity Bancshares, Inc., Alpharetta, Georgia -- commitment waiver request.

- Granted, August 7, 2003

#### New York

Lakeland Bancorp, Inc., Oak Ridge, New Jersey -- to merge with CSB Financial Corp., Teaneck.

- Approved, August 6, 2003

### **Bank Holding Companies**

#### Kansas City

Lauritzen Corporation, Omaha, Nebraska -- to acquire an interest in First National of Nebraska, Inc. and 13 subsidiaries.

- Approved, August 7, 2003

#### St. Louis

Mercantile Bancorp, Inc., Quincy, Illinois -- to acquire shares of Mid-America Bancorp, Inc., Leawood, Kansas, and thereby acquire Heartland Bank.

- Approved, August 6, 2003

#### Atlanta

Mountain National Bancshares, Inc., Sevierville, Tennessee -- commitment waiver request.

- Withdrawn, August 5, 2003

#### St. Louis

Peoples Bancshares Corp, Boonville, Indiana -- to become a bank holding company through the acquisition of Peoples Trust and Savings Bank.

- Approved, August 6, 2003

#### Secretary

The Royal Bank of Scotland Group plc, Edinburgh, Scotland -- to acquire an interest in Truman Capital Founders, LLC, Armonk, New York, and Truman Capital Advisors, LLC, and thereby engage in extending credit and servicing loans, activities related to extending credit, and financial and investment advisory activities.

- Approved, August 8, 2003

#### Richmond

The South Financial Group, Greenville, South Carolina -- to acquire an interest in Florida Banks, Inc., Jacksonville, Florida, and thereby acquire Florida Bank, N.A., Tampa.

- Withdrawn, August 4, 2003

### **Bank Holding Companies**

#### Richmond

The South Financial Group, Greenville, South Carolina -- to acquire MountainBank Financial Corporation, Hendersonville, North Carolina, and thereby acquire MountainBank; Community National Bank, Pulaski, Virginia; Trust Company of the South, Greenville, South Carolina; and Asset Management Company of the South.  
- Approved, August 7, 2003

#### Dallas

Tradition Bancshares, Inc., Houston, Texas, and Tradition Bancshares of Delaware, Inc., Wilmington, Delaware -- to become bank holding companies through the acquisition of Tradition Bank, Houston, and First National Bank of Bellaire; and for Tradition Bank to merge with First National Bank of Bellaire and thereby establish a branch.  
- Approved, August 7, 2003

#### Chicago

West Bancorporation, Inc., West Des Moines, Iowa -- to engage in investment advisory activities through formation of a subsidiary, WB Capital Management Inc., to purchase the assets and assume the liabilities of VMF Capital, LLC, Des Moines.  
- Approved, August 8, 2003

### **Bank Premises**

#### Richmond

The Bank of Marion, Marion, Virginia -- to increase its investment in bank premises.  
- Approved, August 7, 2003

### **Banks, Foreign**

#### Director, BS&R

CITIC Ka Wah Bank Limited, Hong Kong Special Administrative Region, People's Republic of China -- to establish branches in New York, New York, and Los Angeles, California.  
- Approved, August 6, 2003

### **Change In Bank Control**

#### Atlanta

Citizens Bancshares, Inc., Ville Platte, Louisiana -- change in bank control.  
- Withdrawn, August 8, 2003

### **Competitive Factors Reports**

#### St. Louis

The First National Bank in Green Forest, Green Forest, Arkansas -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of Madison Bank and Trust, Kingston.

- Submitted, August 6, 2003

#### New York

Lakeland Bank, Newfoundland, New Jersey -- report on competitive factors of the proposed acquisition of Community State Bank, Teaneck.

- Submitted, August 6, 2003

#### New York

New York Community Bank, Flushing, New York -- report on competitive factors of the proposed acquisition of The Roslyn Savings Bank, Roslyn.

- Submitted, August 8, 2003

#### Atlanta

Southern Exchange Bank, Tampa, Florida -- report on competitive factors of the proposed merger with First National Bank of Florida, Naples.

- Submitted, August 4, 2003

#### Philadelphia

Townsend Building & Loan Association, Townsend, Delaware -- report on competitive factors of the proposed merger of its successor, Townsend Bank, with Townsend Interim Bank.

- Submitted, August 5, 2003

#### New York

Woori America Bank, New York, New York -- report on competitive factors of the proposed acquisition of Panasia Bank, National Association, Fort Lee, New Jersey.

- Submitted, August 6, 2003

### **Currency**

Director, RBOPS

Federal Reserve Notes -- letter confirming request for printing of notes during the fiscal year ending September 30, 2004.

- Approved, August 4, 2003

### **Extensions Of Time**

Kansas City

The Farmers State Bank of Fort Morgan Colorado Employee Stock Ownership Plan, Fort Morgan, Colorado -- extension to November 20, 2003, to acquire an interest in F.S.B. Bancorporation of Fort Morgan, Colorado and Farmers State Bank of Fort Morgan.

- Granted, August 6, 2003

Richmond

Mercantile Bankshares Corporation, Baltimore, Maryland -- extension to November 8, 2003, to acquire Townsend Building & Loan Association, Townsend, Delaware.

- Granted, August 5, 2003

Richmond

Tidelands Bancshares, Inc., Mount Pleasant, South Carolina -- extension to December 11, 2003, to become a bank holding company through the acquisition of Tidelands Bank, a de novo bank.

- Granted, August 7, 2003

### **Membership**

Richmond

Colonial Virginia Bank, Gloucester, Virginia -- membership in the Federal Reserve System.

- Approved, August 8, 2003

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, August 9, 2003

### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

**Section V – Availability of CRA public evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

**Section VI – CRA examinations scheduled for Quarter of**

<i>Institution</i>	<i>Location</i>
None	

## District 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, August 9, 2003

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a seasonal-use limited branch at York College of Pennsylvania, Country Club Road, Spring Garden Township, Pennsylvania	Newspaper – N/Avail
Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a seasonal-use limited branch at Central Pennsylvania College, Valley and College Hill Roads, Summerdale, Pennsylvania.	Newspaper – N/Avail
Branch	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a seasonal-use limited branch at Wilson College, 1015 Philadelphia Avenue, Chambersburg, Pennsylvania.	Newspaper – N/Avail

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

## Section V – Availability of CRA public evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for Quarter of

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<i>Institution</i>	<i>Location</i>
None	

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# District 3

## Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, August 9, 2003

### Section I – Applications subject to newspaper notice only

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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### Section II – Applications subject to both newspaper and Federal Register notice

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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### Section III – Applications subject to Federal Register notice only

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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### Section IV – Applications not subject to Federal Register or newspaper notice

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<i>Type</i>	<i>Application</i>	
None		

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## Section V – Availability of CRA public evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for

## Quarter of

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<i>Institution</i>	<i>Location</i>
None	

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## District 4

### Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, August 9, 2003

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Notice by Sky Bank, Salineville, Ohio, of intent to establish a de novo branch at 501 West Schrock Road, Westerville, Ohio	Newspaper - 08/09/2003

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

## Section V – Availability of CRA public evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for Quarter of

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<i>Institution</i>	<i>Location</i>
None	

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## District 5

### Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, August 9, 2003

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 1034 Old Peachtree Road, Lawrenceville, Georgia.*	Newspaper – 08/15/2003
Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 12885 Highway 9, Alpharetta, Georgia.*	Newspaper – 08/15/2003
Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 210 Jonesboro Road, McDonough, Georgia.*	Newspaper – 08/16/2003
Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 410 Country Club Drive, Stockbridge, Georgia.*	Newspaper – 08/16/2003
Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 11861 U. S. Highway 70 West, Clayton, North Carolina.*	Newspaper – 08/16/2003
Branch	Community Bank of Tri-County, Waldorf, Maryland, to establish a branch at 200 Market Square Drive, Prince Frederick, Maryland.*	Newspaper – 08/21/2003
Branch	RBC Centura Bank, Rocky Mount, North Carolina, to establish a branch at 100 Beckett Lane, Fayetteville, Georgia.*	Newspaper – 08/22/2003
18(c)	RBC Centura Bank, Rocky Mount, North Carolina, to acquire the assets and assume the liabilities of four branch offices located in Bradenton, Florida; one located in Brandon, Florida; six located in Sarasota, Florida; one located in Sun City Center, Florida; and one located in Venice, Florida, of The Provident Bank, Cincinnati, Ohio.*	Newspaper – 09/06/2003

\*Subject to the provisions of the Community Reinvestment Act.

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Mount Hope Bankshares, Inc., Mount Hope, West Virginia, to become a bank holding company through the acquisition of 100% of the voting shares of Bank of Mount Hope, Inc., Mount Hope, West Virginia.*	Fed Reg – 08/29/2003 Newspaper – 09/01/2003

\*Subject to the provisions of the Community Reinvestment Act.

**Section III – Applications subject to Federal Register notice only**

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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**Section IV – Applications not subject to Federal Register or newspaper notice**

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<i>Type</i>	<i>Application</i>
None	

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**Section V – Availability of CRA public evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

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**Section VI – CRA examinations scheduled for** **Quarter of**

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<i>Institution</i>	<i>Location</i>
None	

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## District 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, August 9, 2003

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 120 Citi Centre, Winter Haven, Florida, to be known as the Winter Haven – Citi Centre Branch.*	Newspaper-08/20/2003
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 6105 Cypress Gardens Boulevard, Winter Haven, Florida, to be known as the Winter Haven – Cypress Gardens Branch.*	Newspaper-08/20/2003
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 1725 West Causeway Approach, Mandeville, Louisiana, to be known as the Mandeville Branch.*	Newspaper-08/20/2003
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 8234 Navarre Parkway, Navarre, Florida, to be known as the Navarre Branch.*	Newspaper-08/20/2003
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 1300 West Walnut Avenue Branch, to be known as the Walnut Avenue Branch.*	Newspaper-08/20/2003
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 2199 Manatee Avenue West, Bradenton, Florida, to be known as the Bradenton – Manatee Avenue Branch.*	Newspaper-08/20/2003
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at the southeast corner of Military Trail and University Boulevard, Jupiter, Florida.*	Newspaper-08/09/2003
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located in the Tallan Building, 200 E. Martin Luther King Boulevard, Suite 100, Chattanooga, Tennessee.*	Newspaper-08/13/2003
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 155 Franklin Road, Suite 105, Brentwood, Tennessee.*	Newspaper-08/13/2003
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 12617 West Sunrise Boulevard, Sunrise, Florida, to be known as the Sawgrass Office.*	Newspaper-08/15/2003

\*Subject to provisions of the Community Reinvestment Act

**Section II – Applications subject to both newspaper and Federal Register notice**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Citizens Bancshares, Inc., Ville Platte, Louisiana, prior change in control notification filed by Anita Marie Fontenot (Melancon), Lafayette, Louisiana; Darwin James Fontenot, Lafayette, Louisiana; Rachel Fontenot Wyble, Carencro, Louisiana; Carl Winn Fontenot, Chad David Fontenot, Craig Dwaine Fontenot, David Joseph Fontenot, and Vickie Lynn Fontenot (Bergeron), all of Ville Platte, Louisiana; to control approximately 34.05 percent of the outstanding shares of common stock of Citizens Bancshares, Inc., and its subsidiary, Citizens Bank, both of Ville Platte, Louisiana.	Newspaper-N/Avail Fed Reg-N/Avail
3(a)(3)	Community Capital Bancshares, Inc., Dothan, Alabama, to acquire 100 percent of the outstanding shares of First Bank of Dothan, Inc., Dothan, Alabama.*	Newspaper-09/06/2003 Fed Reg-N/Avail

\*Subject to provisions of the Community Reinvestment Act

**Section III – Applications subject to Federal Register notice only**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section IV – Applications not subject to Federal Register or newspaper notice**

<i>Type</i>	<i>Application</i>
COM	Citizens Effingham Bancshares, Inc., Springfield, Georgia, commitment waiver request.

## Section V – Availability of CRA public evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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**S = Satisfactory**

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for Quarter of

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<i>Institution</i>	<i>Location</i>
None	

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## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, August 9, 2003

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3) & 4(c)(8)	First Fontanelle Bancorporation, Inc., Fontanelle, Iowa, to acquire 100 percent of the voting shares of Corn Belt Bancorporation, Inc., Anita, Iowa, and thereby indirectly acquire Union National Bank, Anita, Iowa, and to acquire Corn Belt Insurance Agency, Massena, Iowa, and thereby to engage in insurance agency activities.*	Fed Reg – 08/18/2003 Newspaper – 08/23/2003
CIC	Notice by Daniel A. Hamann, Omaha, Nebraska, Esther Hamann Brabec, Omaha, Nebraska, and Julie Hamann Bunderson, Elkhorn, Nebraska, both "acting in concert" and each individually to gain control of Great Western Bancorporation, Inc., Omaha, Nebraska.	Fed Reg – 08/01/2003 Newspaper – 08/13/2003
3(a)(1)	TeamCo, Inc., Oak Lawn, Illinois, to become a bank holding company through the acquisition of 100 percent of the voting shares of Oak Lawn Bank, Oak Lawn, Illinois.*	Fed Reg – 08/15/2003 Newspaper – N/Avail
CIC	Notice by Frank E. Powers, Defiance, Iowa, to acquire 22.33 percent interest in Union Bancorporation, Defiance, Iowa, and thereby indirectly acquire Defiance State Bank, Defiance, Iowa.	Fed Reg – 08/15/2003 Newspaper – N/Avail
3(a)(3)	Wintrust Financial Corporation, Lake Forest, Illinois, to acquire 100 percent of the voting shares of Advantage National Bancorp, Inc., Elk Grove Village, Illinois, and thereby indirectly acquire Advantage National Bank, Elk Grove Village, Illinois.*	Fed Reg – 09/05/2003 Newspaper – 08/30/2003

\* Subject to the provisions of the Community Reinvestment Act

**Section III – Applications subject to Federal Register notice only**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section IV – Applications not subject to Federal Register or newspaper notice**

<i>Type</i>	<i>Application</i>
None	

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**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

**Section VI – CRA examinations scheduled for Fourth Quarter of 2003**

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<i>Institution</i>	<i>Location</i>
First American Bank	Carpentersville, Illinois
The First Commercial Bank	Chicago, Illinois
Bank of Rantoul	Rantoul, Illinois
Wayne Bank and Trust Co.	Cambridge City, Indiana
First American Bank	Fort Dodge, Iowa
Glenwood State Bank	Glenwood, Iowa
Maquoketa State Bank	Maquoketa, Iowa
Bank Iowa	Oskaloosa, Iowa
Hedrick Savings Bank	Ottumwa, Iowa
Union State Bank	Rockwell City, Iowa
Byron Center State Bank	Byron Center, Michigan
The Bank of Brodhead	Brodhead, Wisconsin
Delafield State Bank	Delafield, Wisconsin
The State Bank of Viroqua	Viroqua, Wisconsin

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The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

# District 8

## Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, August 9, 2003

### Section I – Applications subject to newspaper notice only

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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### Section II – Applications subject to both newspaper and Federal Register notice

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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### Section III – Applications subject to Federal Register notice only

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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### Section IV – Applications not subject to Federal Register or newspaper notice

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<i>Type</i>	<i>Application</i>	
None		

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## Section V – Availability of CRA public evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for Quarter of

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<i>Institution</i>	<i>Location</i>
None	

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## District 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, August 9, 2003

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	First Sleepy Eye Bancorporation, Inc., Sioux Falls, South Dakota, proposes to acquire 100% of the voting shares of Nichols Financial, Inc., Storden, Minnesota, and thereby indirectly acquire Heartland State Bank, Storden, Minnesota.*	Fed Reg- 09/02/2003 Newspaper- 08/30/2003
3(a)(5)	Quality Bankshares, Inc., Fingal, North Dakota, to acquire Page Bank Holding Company, Page, North Dakota, and thereby indirectly acquire Page State Bank, Page, North Dakota.*	Fed Reg- 09/04/2003 Newspaper- 08/29/2003
3(a)(5)	Farmers & Merchants Financial Services Inc., St. Paul, Minnesota, to merge with Eau Claire Financial Services, Inc., St. Paul, Minnesota, and thereby indirectly acquire American Bank, Eau Claire, Wisconsin, and American Bank, Lake City, Minnesota.*	Fed Reg- 09/02/2003 Newspaper- N/Avail

\*Subject to the provisions of the Community Reinvestment Act.

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Farmers & Merchants Financial Services, Inc., St. Paul, Minnesota, to acquire Lake City Agency, Inc., Lake City, Minnesota, and thereby engage in general insurance agency activities in a town with a population of less than 5,000.	Fed Reg- 09/02/2003

**Section IV – Applications not subject to Federal Register or newspaper notice**

<i>Type</i>	<i>Application</i>
None	

**Section V – Availability of CRA public evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

**Section VI – CRA examinations scheduled for Quarter of**

<i>Institution</i>	<i>Location</i>
None	

## District 10

### Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, August 9, 2003

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18(c)	The Ravenna Bank, Ravenna, Nebraska (to be renamed Town & Country Bank, Ravenna, Nebraska), to merge with Pleasanton State Bank, Pleasanton, Nebraska and incident thereto, to establish several branches.	Newspaper - N/Avail

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Canon Bank Corporation, Canon City, Colorado, to become a bank holding company through the acquisition of 80 percent of the voting shares of Canon National Bank, Canon City, Colorado.	Newspaper - 07/21/2003 Fed Reg - 07/18/2003
3(a)(1)	InfiCorp Holdings, Inc., Atlanta, Georgia, to become a bank holding company through the acquisition of 99.94 percent of the voting shares of InfiBank, N.A., Atlanta, Georgia.	Newspaper - 08/28/2003 Fed Reg - 08/29/2003
3(a)(3)	Lauritzen Corporation, Omaha, Nebraska, to indirectly retain its ownership of InfiCorp Holdings, Inc., Atlanta, Georgia, through its retention of 27.67 percent of the voting shares of First National of Nebraska, Inc., Omaha, Nebraska.	Newspaper - 08/28/2003 Fed Reg - 08/29/2003
3(a)(3)	First National of Nebraska, Inc., Omaha, Nebraska, to retain 100 percent of the voting shares of InfiCorp Holdings, Inc., Atlanta, Georgia, parent of InfiBank, N.A., Atlanta, Georgia.	Newspaper - 08/28/2003 Fed Reg - 08/29/2003
CIC	Notice by R. Eugene Thompson, as trustee for the Thompson Family Trusts, to acquire control of Peoples Bancshares, Inc., Kansas City, Missouri, parent of MidAmerican Bancshares, Inc., Harrisonville, Missouri and Allen Bank and Trust Company, Harrisonville, Missouri.	Newspaper - 08/21/2003 Fed Reg - 08/21/2003
CIC	Notice by R. Eugene Thompson, as trustee for the Thompson Family Trusts, to acquire control of Platte County Bancshares, Inc., Platte City, Missouri, parent of MidAmerican Bancshares, Inc., Harrisonville, Missouri; Allen Bank and Trust Company, Harrisonville, Missouri; and Platte Valley Bank of Missouri, Platte City, Missouri.	Newspaper - 08/21/2003 Fed Reg - 08/21/2003

**Section III – Applications subject to Federal Register notice only**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section IV – Applications not subject to Federal Register or newspaper notice**

<i>Type</i>	<i>Application</i>
None	

**Section V – Availability of CRA public evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
287155	First Bank of Haskell 202 N. Broadway Haskell, Oklahoma 74436	05/12/2003	08/08/2003	S		X
275657	First State Bank 206 N. Penn Avenue Ness City, Kansas 67560-1636	05/19/2003	08/08/2003	S		X

**Section VI – CRA examinations scheduled for** **Quarter of**

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<i>Institution</i>	<i>Location</i>
None	

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# District 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, August 9, 2003

### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	People's Bank, Lorenzo, TX, to establish a branch at 416 Harrison Avenue, Lorenzo, Texas 79343*	Newspaper – 08/15/2003
Branch	Sanger Bank, Sanger, Texas, to establish a branch at 1300 Highway 59 North, Bowie, Texas 76230*	Newspaper – 08/22/2003

\* Subject to the provisions of the Community Reinvestment Act

### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	North American Bancshares, Inc., Sherman, TX, to acquire Pioneer Bankshares, Inc., Fredericksburg, TX, Pioneer II Bankshares, Inc., Fredericksburg, TX, and Pioneer National Bank, Fredericksburg, TX* (previously reported the week ending August 2, 2003)	Fed Reg – 09/04/2003 Newspaper – 09/01/2003

\* Subject to the provisions of the Community Reinvestment Act

### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

## Section V – Availability of CRA public evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for Quarter of

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<i>Institution</i>	<i>Location</i>
None	

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## District 12

### Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, August 9, 2003

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	First National Bank Holding Company, Scottsdale, Arizona, to acquire 100 percent of Access Anytime BanCorp, Inc., Albuquerque, New Mexico, and thereby indirectly acquire FirstBank FSB, Clovis, New Mexico, and thereby operate a savings association. *	Newspaper - 08/29/2003 Fed Reg - 08/29/2003
CIC	Notice by Robert Lee McKean, North Plains, Oregon, to increase his ownership in Albina Community Bancorp, Portland, Oregon. *	Newspaper - 08/21/2003 Fed Reg - 07/17/2003
3(a)(1)	Rainier Pacific Financial Group, Inc., Fife, Washington, to become a bank holding company by acquiring 100 percent of Rainier Pacific Savings Bank, Fife, Washington. *	Newspaper - 09/03/2003 Fed Reg - 09/04/2003

\* Subject to the provisions of the Community Reinvestment Act

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section V – Availability of CRA public evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
1471577	Sun Country Bank 13792 Bear Valley Road Victorville, California 92392 (760) 240-2262	04/14/2003	08/06/2003	S		X

**Section VI – CRA examinations scheduled for 4th Quarter of 2003**

<i>Institution</i>	<i>Location</i>
Bank of Ephraim	Ephraim, Utah
Bank of Petaluma	Petaluma, California
Bay Area Bank	Redwood City, California
Bay Bank of Commerce	San Leandro, California
Central California Bank	Sonora, California
Coast Commercial Bank	Santa Cruz, California
Mid-Peninsula Bank	Palo Alto, California
Peninsula Bank of Commerce	Millbrae, California
Silicon Valley Bank	Santa Clara, California
Vintage Bank	Napa, California